EFTPOS Professional Hypercom Mobile User Guide.

Phone Numbers

Westpac Merchant Business Solutions Help Desk • Service, Sales and Support • Terminal Difficulties • Stationery Orders	**1800 029 749** **(24 hours a day, 7 days a week)**
Manual Credit Card Authorisations (MasterCard, Visa)	**132 415** **(24 hours a day, 7 days a week)**
American Express Authorisations	**1300 363 614**
Diners Club Authorisations	**1800 331 112**
JCB Authorisations	**1300 363 614**
Cardholder Behaving Suspiciously **Note:** When one of our operators asks you to retain a card, please always ensure your personal safety first. Do not comply with the request if you or anyone else is placed at risk.	**132 415 Extension 500**

Merchant Details

Please complete the details below for your merchant facility.

Trading name:
Merchant number:
Floor limit:
For face to face transactions: $
If your terminal is enabled for Electronic Fallback (EFB) transactions your floor limit is: $ _____ for credit card transactions $ _____ for debit card transactions
For mail/telephone order, instalment/recurring transactions (for merchants where approved): $0
All Internet transactions: $0

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1.0 Introduction

The EFTPOS Professional Mobile terminal allows online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa and MasterCard) and Charge Cards (American Express, Diners Club and JCB). To accept Charge Card transactions please contact the Charge Card provider.

The features of the EFTPOS Professional Mobile terminal include:

- Process Purchases
- Process Refunds
- Process Voids
- Process Mail/Telephone Order Transactions
- Process Cash Out Transactions for Debit Cards
- Process Pre-Authorisation and Completion Transactions
- Process Tips

1.1 Merchant Responsibility for Equipment and Materials Provided

Imprinters, terminals and equipment (where supplied by us), plus any unused stationery and promotional material remain the property of the Bank.

- You must not sell, assign or in any way encumber them.
- You shall not part with possession of them to a third party or give access to a third party.
- You must ensure that the terminals are covered by your business or contents insurance.

Terminals must not be relocated without prior authorisation.

Terminals must be located where customers can use the PINpad without the risk of other people seeing them key in their PIN.

1.2 Cancellation of Facility

If your merchant facility is cancelled for any reason, this equipment and materials must be returned to us. To make arrangements for return call the Westpac Helpdesk on 1800 029 749. You must ensure that all equipment and materials are available to be returned within five business days of our request.

Fees and charges will continue to be incurred until the equipment is returned to the bank as instructed.

1.3 Damaged, Lost or Stolen Equipment

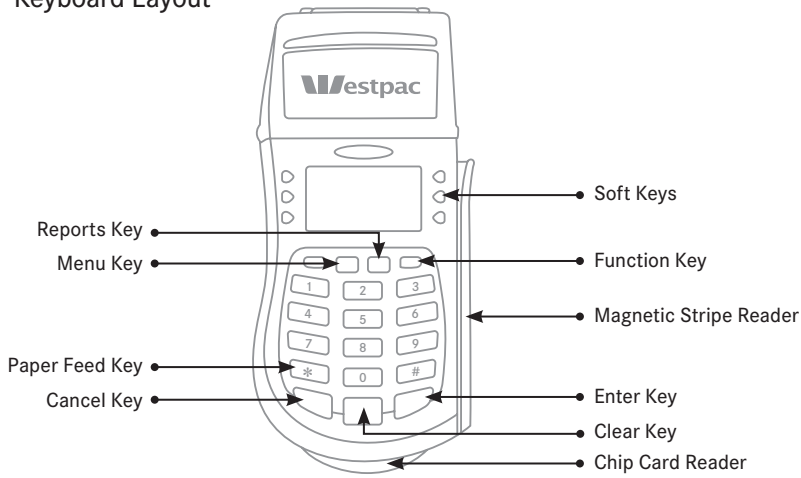
You are responsible for your equipment. If equipment is damaged, lost or stolen, you will be charged for their replacement.

2.0 Getting Started

2.1 EFTPOS Professional Mobile Terminal

The EFTPOS Professional Mobile terminal is a complete unit. The terminal also operates as a PIN Pad for the customer and has an internal thermal printer for fast, quiet printing.

2.2 Keyboard Layout



Soft Keys:	The **SOFT** keys are used to select options displayed on the terminal screen and to move up and down through the menu options displayed on the screen.
Reports Key:	The **REPORTS** key accesses the Reports menu.
Menu Key:	The **MENU** key allows access to the terminal menu for various functions.
Function/ Power Key:	The **FUNCTION** key is used to access the terminal functions. It also acts as the **POWER** key to turn the terminal on and off.
Mag Stripe Reader:	Where a cards magnetic stripe is swiped through the terminal.
Paper Feed:	The **FEED** key performs a 10mm paper feed.
Enter Key:	The **ENTER** key is used to confirm data entered or displayed and to select menu options.
Cancel Key:	The **CANCEL** key is used to cancel the current function and return the terminal to the idle state.
Clear Key:	The **CLEAR** key is used to cycle backwards through the transaction steps if an error is made.
Chip Card Reader:	Where a chip card is inserted.

2.3 Terminal Display

Signal Strength – Number of bars indicates strength of the GPRS signal. When no signal is detected just the **Y** will appear. Three bars indicate good signal strength.

Battery - Internal battery power level displayed when terminal is not connected to mains power.

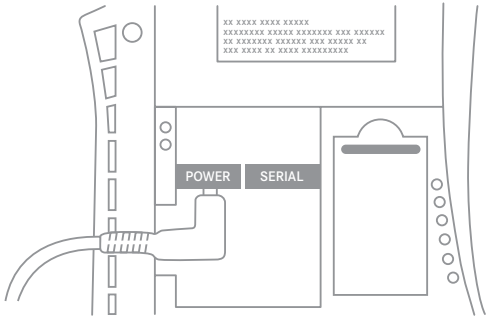
Battery Charging - This symbol will display alternately with the battery strength indicator when the terminal is plugged into mains power and charging.

2.4 Power Supply

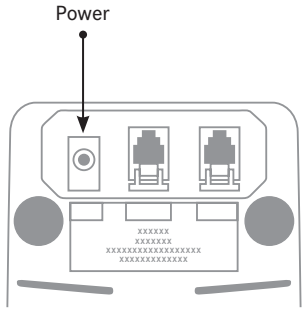
The terminal can run on mains power as well as on battery power.

The terminal operates on a fast charge set up. It takes approximately three hours to fully charge the battery. When fully charged, the terminal will give up to ten hours of usage and can process approximately 200 transactions before needing a recharge.

The terminal is recharged by plugging the terminal into mains power using the charger supplied, or the optional docking cradle.



Normal Charger



Docking Cradle (optional)

Powering the terminal off/on

When the terminal is not connected to the mains power and is left idle for 10 minutes, the terminal will go into 'sleep mode' to preserve battery. The terminal display will go blank, however the terminal will still be connected to the network. To start using the terminal again, press any key. After 60 minutes of inactivity the terminal will automatically shut itself down. If you wish to alter these timeouts, please contact Merchant Business Solutions.

To turn the terminal back on, press the Function/Power key for approximately five seconds until you hear a beep.

To switch the terminal off manually, press the Function/Power key from the idle screen for approximately five seconds until the display goes blank.

2.5 Communications

2.5.1 Terminal Communications

The terminal utilises the Telstra GPRS network. An authorised SIM card is required to process transactions on the terminal via the GPRS network. Westpac will provide data only SIM cards with the terminal.

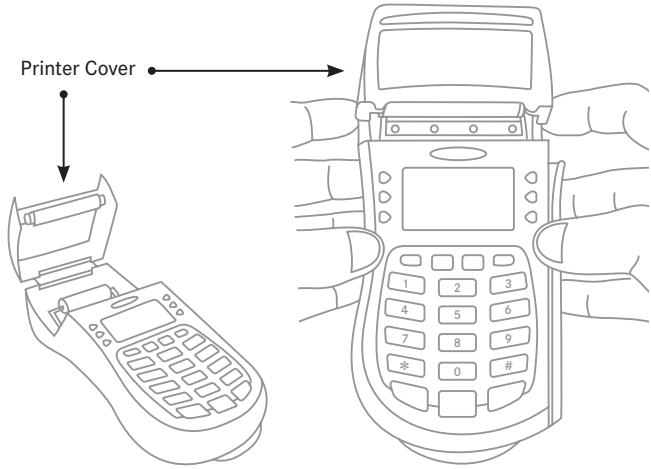
2.5.2 GPRS Coverage

The GPRS network provides coverage to 96% of Australia's population. To verify if your terminal has sufficient coverage check the bars on the bottom left of the display screen. Three ascending bars indicate good signal strength.

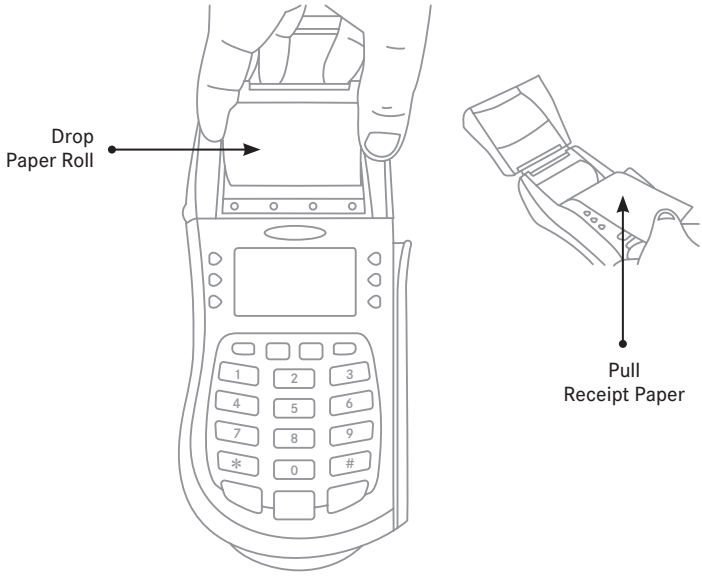
2.6 Printer and Paper Load Function

The EFTPOS Professional Mobile terminal has an in-built thermal printer. To load paper:

(a) Open the paper compartment cover by pressing the sides of the paper compartment cover and lifting upwards.



(b) Drop the paper roll into the compartment with the end of the roll protruding from underneath the roll.



(c) Pull the paper out slightly and close the cover.

(d) Test the operation of the printer by pressing the paper feed (✻) button.

2.7 Terminal Maintenance

In order to keep your terminal's software up to date the bank will automatically download any updates to your terminal on a regular basis (usually monthly). It is important that you allow the downloads to be completed so that your terminal will always have the latest configuration and software available.

Generally this download will occur overnight and will take approximately one to two minutes, however on occasion this can be up to 10 to 15 minutes. To allow this download to occur your terminal will need to be kept switched on and be able to communicate with the bank.

If your terminal is unable to connect to the bank's system at its scheduled time it will try at a later stage. The terminal will alert you to the download and allow you to "defer" the download if you have customers present. The prompt will read:

TERMINAL DISPLAY	PROCEDURE
TMS DOWNLOAD REQUIRED CONTINUE? NO YES	Press the soft key next to YES, or press ENTER, to allow the download to proceed. If you do not wish to continue at this time press the soft key next to NO or press CANCEL.

The deferral is provided in order to allow you to find a convenient time to complete the download, however you should allow the download to be completed as soon as possible. Continual deferral will lead to the download being forced to occur.

If the download is interrupted for any reason e.g. loss of power, communication loss, you may see this screen:

TERMINAL DISPLAY	PROCEDURE
No Apps Available Call Maintenance	Ensure communication is restored. Press the CANCEL key.
Restart Terminal Do you want to restart? ⇨ ○ Yes ○ No	Press the soft key next to YES and press ENTER. The terminal will reboot and start download again.

2.8 Passwords

Your terminal is programmed with a password which is required for both refund and void transactions. This password is a security measure to ensure only those personnel who are authorised by you (as the authorised signatory) can process refunds through your terminal. You are responsible for protecting this password against unauthorised use.

If you do not know this password you will need to contact the Merchant Business Solutions Help Desk.

If you know your password you can change it via your terminal at any time.

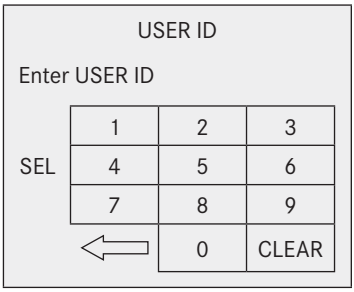
TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 90 and then ENTER for password change.
ENTER REFUND/VOID PSWD MERCHANT NAME ⇦ CLEAR	Key in your current password and press ENTER.
NEW REFUND PSWD MERCHANT NAME ⇦ CLEAR	Key in a new four digit password and press ENTER.
RE-ENTER REFUND PSWD MERCHANT NAME ⇦ CLEAR	Re-enter the new four digit password and press ENTER. You will be returned to the idle screen.

3.0 Terminal Users

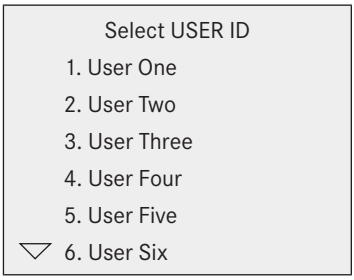
Your terminal is capable of being enabled for up to 50 user IDs. This allows you to keep a record of users who have operated the terminal. You will have a choice as to the 'title' you would like to assign to the users. This 'title' will apply to all users. You can customise the 'title' by contacting the Merchant Helpdesk. The user ID will print on the receipts and some reports will give you a break down of transactions done by each user. These reports include Transaction Listing, Shift Total and Tip Report.

To set up Users:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Key in 44 and then press ENTER.
User IDs Enable User Prompts? NO YES	If this screen appears, select YES to SET UP USERS.
Select DISPLAY ID 1. WAITER 2. USER 3. DRIVER 4. OPERATOR ▽	Press the number which corresponds to the title you wish to use for the terminal's users. You can also scroll through the options by pressing the soft key next to the arrows.
Select USER ID 1. 2. 3. 4. 5. ▽ 6.	Press the number which corresponds to the USER ID you wish to edit and press ENTER. You can scroll through the screens by pressing the soft key next to the arrows.

TERMINAL DISPLAY	PROCEDURE
	Key in the name which you wish to assign to the user, up to 10 characters (incl. spaces). Pressing the soft key next to 'SEL', or the Alpha (#) key, will change the number keys to alpha keys. Keep pressing for more character options.

Your terminal will now prompt you to select a user ID after the amount for a transaction has been entered:

TERMINAL DISPLAY	PROCEDURE
	Press the number which corresponds to the USER ID you wish to process the transaction under and press ENTER. You can scroll through the screens by pressing the soft key next to the arrows.

In order to ensure the latest information about the terminal's configuration is stored at Westpac, you should complete the following upload when you add any Users to the terminal. This will allow the terminal users to carry over into any swap over of your terminal without the need for you to re-enter the details into the terminal.

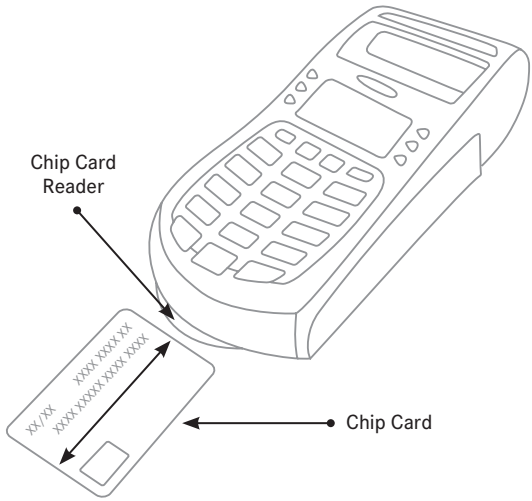
TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press the FUNCTION button.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Key in 24 and press ENTER.
TMS Upload TMS Upload? NO YES	Press the soft key next to YES, or press ENTER to continue with the upload.
COMMS Connecting	The terminal is connecting to Westpac's system to upload your terminal's information.
RESPONSE APPROVED	The terminal will print a receipt and then return to the idle screen.

4.0 Procedures

4.1 Inserting a Chip Card

When your terminal is enabled for chip card acceptance, chip cards are inserted into the terminal and left there for the duration of the transaction.

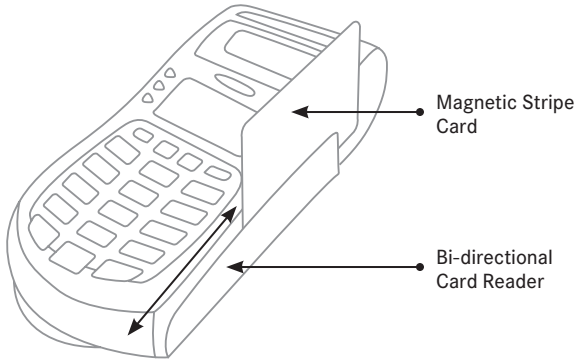
The chip card reader is located at the bottom of the terminal below the keypad.



1. Check the terminal is displaying the message INSERT/SWIPE CARD.
2. Hold the card face-up with the chip towards the terminal.
3. Insert the card as far as it will go into the reader and continue processing the transaction.
4. Leave the card in the terminal until prompted to remove.
5. If there is an error with reading the chip on the card the terminal may prompt you to swipe the card.

4.2 Swiping a Magnetic Stripe Card

The magnetic stripe reader is located on the right hand side of the terminal.



1. Check the terminal is displaying the message INSERT/SWIPE CARD.
2. Hold the card upside-down with the magnetic stripe facing inwards.
3. Swipe the card smoothly through the card reader, in either direction. Ensure the whole magnetic stripe is swiped through the reader.
4. If there is no response from the terminal, or CARD ERROR message is displayed, swipe the card again. You might need to swipe faster or slower.
5. If you swipe a chip card the terminal will beep and prompt you to insert the card.

4.3 Operating Training Mode

Training mode helps you train new staff members in the operation of the terminal. Training Mode can be initiated at any time during the day without affecting live value totals. During Training Mode the terminal will not connect to the Host but will perform all transactions offline. Transactions performed in Training Mode will not affect your settlement total.

Note:

- **Training Mode cannot be used for chip cards. If attempted you will receive the error message 'CHIP CARDS NOT SUPPORTED IN TRAINING MODE'.**
- **If Training Mode has been inactive for 3 minutes, it will revert back to live mode.**
- **In Training Mode, whole dollar amounts will generate an approved transaction. Other amounts will result in a 'response code' corresponding to the number of cents. For example, an amount of $2.01 or $0.01 will result in a response code of 01 Declined, Contact Bank.**

To start Training Mode:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press MENU. Or: Press FUNCTION. The next step depends on whether you pressed MENU or FUNCTION key.
MAIN MENU 1. LOGON 2. BATCH 3. TERMINAL 4. REPRINT ▽	1. If you pressed MENU, press 3 and then ENTER to select TERMINAL.
TERMINAL 1. VIEW 2. TRAINING 3. PASSWORDS 4. COMMS ▽ 5. LOCK	1a. Press 2 and ENTER to select TRAINING.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	2. If you pressed the FUNCTION key, press 33 and then ENTER for TRAINING.
TRAINING MODE ENTER TRAINING MODE NO YES	Press the soft key next to YES or press ENTER to start TRAINING MODE.
DATE TIME *TRAINING MODE* ENTER AMOUNT	When the terminal runs in training mode the idle screen will display TRAINING MODE.

Process transactions as per procedures in Section 5.0. Receipts will display TRAINING/VOID on them. After three minutes of inactivity the terminal will exit training mode and return to the idle prompt.

To exit Training Mode:

TERMINAL DISPLAY	PROCEDURE
DATE TIME *TRAINING MODE* ENTER AMOUNT	Press MENU. Or: Press FUNCTION. The next step depends on whether you pressed MENU or FUNCTION key.
MAIN MENU 1. LOGON 2. BATCH 3. TERMINAL 4. REPRINT ▽	1. If you pressed MENU, press 3 and then ENTER to select TERMINAL.
TERMINAL 1. VIEW 2. TRAINING 3. PASSWORDS 4. COMMS ▽ 5. LOCK	1a. Press 2 and ENTER to select TRAINING.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	2. If you pressed the FUNCTION key, press 33 and then ENTER for TRAINING.
TRAINING MODE LEAVE TRAINING MODE NO YES	Press the soft key next to YES or press ENTER to end TRAINING MODE.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	The idle screen will no longer display TRAINING MODE.

At the end of Training Mode all transactions are reset and previous values are restored to batch and ROC (Record of Charge) number.

Receipt in Training Mode

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 12:35

Inv/ROC # 000004
MASTERCARD
Card ...6310(s*)

Account Type Credit

*** VOID ***
*** TRAINING MODE ***

SALE $25.00

TOTAL AUD$25.00

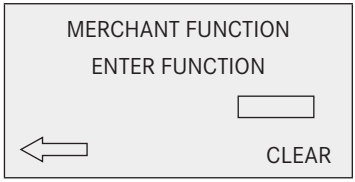
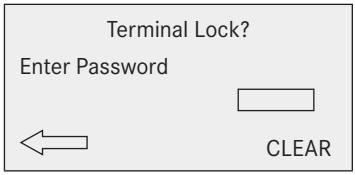
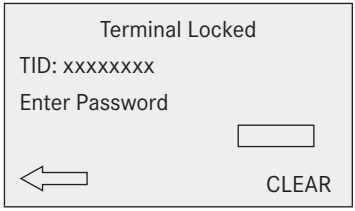
APPROVED 00

Auth ID XXXXXX

*** TRAINING MODE ***

4.4 Locking/Unlocking Terminal Keyboard

This function locks the terminal keyboard and prevents any unauthorised transactions taking place. The terminal remains locked even if powered off and on. You can use any four digit password to lock the terminal. This same password will then be used to unlock the terminal. Alternatively, your merchant password can be used to unlock the terminal also.

TERMINAL DISPLAY	PROCEDURE
	Press the FUNCTION button.
	Key in 22 and press ENTER.
	Key in a FOUR DIGIT PASSWORD and press ENTER.
	The terminal is now LOCKED. To UNLOCK, key in the password used to lock the terminal and press ENTER.

5.0 Transaction Procedures

5.1 How to Process a Sale

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Key in the PURCHASE AMOUNT.
SALE ENTER SALE AMOUNT $0.00 ⇦ CLEAR	This screen will appear as a value is keyed in. Press ENTER to continue.
SALE ENTER CASH AMOUNT $0.00 ⇦ CLEAR	If 'Purchase with Cash' transactions are enabled on the terminal, you will see this screen. Key in a cash-out amount and press ENTER. The cash-out amount may be left at $0.00, by just pressing ENTER. **Note: Cash-out is only available on cheque and savings accounts.**
CARD SALE INSERT/SWIPE CARD	If presented with a chip card, insert the customer's card into the chip card reader. Refer to **Inserting a Chip Card** in Section 4.1. OR: If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to **Swiping a Magnetic Stripe Card** in Section 4.2.
SELECT ACCOUNT CHEQUE SAVINGS CREDIT	Press the soft key beside the account type needed.

TERMINAL DISPLAY	PROCEDURE
CONFIRM AMOUNT SALE $25.00 Cash $5.00 -------- TOTAL AUD $30.00 NO YES	If prompted, confirm the amount by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CARD TOTAL $30.00 KEY PIN &/OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.[1]
COMMS Sending Req	The terminal is connecting to the bank and processing the sale.[2]
SIGNATURE PLEASE REMOVE CARD SIGNATURE CORRECT? NO YES	If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press the soft key next to YES, or ENTER. Otherwise press the soft key next to NO or CANCEL. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Press the soft key next to YES or ENTER to print a customer copy. If not required press the soft key next to NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Note:

- **The entering of PIN on credit is optional. Allow the cardholder to enter their PIN at the terminal prompt. If the cardholder bypasses PIN entry a signature will need to be obtained to authorise the transaction. A PIN on Debit is mandatory.**
- **If the terminal reads 'OVER EFB LIMIT', please refer to Section 8.1.**

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Approved Receipt (approved with PIN, no signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID	21384441
Terminal ID	66000003
Date	10 MAY 10
Time	12:38
Inv/ROC #	000058
VISA	
Card	...2030(e)
Account Type	Cheque
SALE	$25.00
Cash	$5.00
TOTAL	AUD$30.00

APPROVED 00

Auth ID 630549

Approved Credit Card Receipt (signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID	21384441
Terminal ID	66000003
Date	10 MAY 10
Time	12:39
Inv/ROC #	000059
WBC VISA Credit	
AID	A0000000031010
Card	...2030(c*)
Account Type	Credit
SALE	$25.00
TOTAL	AUD$25.00

X.....
HYPERCOM/HAWKO

APPROVED 00
With Signature

Auth ID	466247
TC	A1302996AA4AF38C

5.2 How to Process a Cash Only Transaction

If 'Cash' is enabled on the terminal, customers can be given cash out. Cash is available from cheque and savings accounts only.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press ENTER.
TRANSACTIONS 1. TIP ADDITION 2. CASH 3. REFUND 4. VOID 5. PRE-AUTH ▽ 6. COMPLETION	Press 2 and then ENTER to select CASH.
CASH ENTER CASH AMOUNT $0.00 ⇦ CLEAR	Key in the CASH AMOUNT and press ENTER.
CASH INSERT/SWIPE CARD	Insert the customer's chip card into the chip card reader. Or: Swipe the customer's card through the card reader.
SELECT ACCOUNT CHEQUE SAVINGS	Press the soft key beside the account type needed. **Note: CREDIT is not an option.**
CARD CASH TOTAL $20.00 ▭ KEY PIN & ENTER	When prompted, have the cardholder key in their PIN and press ENTER.

TERMINAL DISPLAY	PROCEDURE
COMMS Sending Req	The terminal is connecting to the bank and processing the transaction.
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, please remove the card from the terminal at this prompt. The terminal will beep as a reminder if the card is not removed.

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Cash Only Receipt

5.3 How to Process a Refund

Refunds may only be processed where there was an initial valid transaction on the same card.

If a customer returns a purchase, or if an incorrect amount was charged, process a refund as follows:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 4 and then ENTER for REFUNDS.
Enter Refund/Void Pswd MERCHANT NAME ⇦ CLEAR	Key in the REFUND PASSWORD and press ENTER.
REFUND ENTER REFUND AMOUNT $0.00 ⇦ CLEAR	Key in the REFUND AMOUNT and press ENTER.
REFUND INSERT/SWIPE CARD	Insert the customer's chip card into the chip card reader. Or: Swipe the customer's card through the card reader. Or: Key in the card number, expiry date and CCV# (if available) for Mail Order/Telephone Order.

TERMINAL DISPLAY	PROCEDURE
SELECT ACCOUNT CHEQUE SAVINGS CREDIT	Press the soft key beside the account type needed.
CARD REFUND TOTAL $50.00 KEY PIN &/OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.[1]
COMMS Sending Req	The terminal is connecting to the bank and processing the refund.[2]
SIGNATURE PLEASE REMOVE CARD SIGNATURE CORRECT? NO YES	If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press the soft key next to YES, or ENTER. Otherwise press the soft key next to NO, or CANCEL. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Note:

- **The entering of PIN on credit is optional. Allow the cardholder to enter their PIN at the terminal prompt. If the cardholder bypasses PIN entry a signature will need to be obtained to authorise the transaction. A PIN on Debit is mandatory.**

  For a credit account, a signature may be required for a refund even when a PIN has been entered.
- **If the terminal reads 'OVER EFB LIMIT', please refer to Section 8.1.**

Before completing the refund, check that the initial transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Approved Refund Receipt (approved with PIN, no signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 12:52

Inv/ROC # 000062
VISA
Card ...2030(c)

Account Type Credit

REFUND $50.00

TOTAL AUD$50.00

APPROVED 00

Auth ID 043649

Approved Refund Receipt (signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 12:51

Inv/ROC # 000061
VISA
Card ...2030(c*)

Account Type Credit

REFUND $50.00

TOTAL AUD$50.00

X.....
HYPERCOM/HAWKO

APPROVED 08
With Signature

Auth ID 814217

5.4 How to Void a Transaction

The Void function can be carried out on credit or charge cards to reverse a transaction that has not yet settled.

Note:

- **Debit cards and pre-authorisation transactions cannot be voided.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 5 and then ENTER for VOID.
VOID ENTER INV/ROC NO. AND PRESS ENTER ⇦ CLEAR	Key in the INVOICE/ROC (Record of Charge) number printed on the receipt of the original transaction and press ENTER.
Enter Refund/Void Pswd MERCHANT NAME ⇦ CLEAR	Key in the VOID PASSWORD and press ENTER.
VOID INV: xxxxxx SEL MERCHANT NAME DATE TIME CARD ACCOUNT CARD NO. SALE AMOUNT APPROVAL	The chosen transaction details will be displayed Press the soft key next to 'SEL', or press ENTER, to confirm transaction to void.

TERMINAL DISPLAY	PROCEDURE
CARD VOID CONFIRM VOID TXN INV: 123456 NO YES	Confirm the VOID by pressing the soft key next to YES or pressing ENTER. Otherwise select NO or press CANCEL.
SIGNATURE SIGNATURE CORRECT? NO YES	If cardholder is present: Have the customer sign the receipt. If the signature matches the signature on the card, press ENTER, otherwise press CANCEL. If this screen appears and the cardholder is not present, press ENTER to confirm the Void. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.

Before completing the void, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Void Receipt

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 12:56

Inv/ROC # 000059

WBC VISA Credit
AID A0000000031010
Card ...2030(c)

Account Type Credit

VOID
SALE $25.00

TOTAL AUD$25.00

X.....
HYPERCOM/HAWKO

APPROVED 08
With Signature

Auth ID 466247
TC A1302996AA4AF38C

5.5 How to Process a Sale with Tip

This process is a sale with tip enabled. It is most commonly used by restaurants.

Note:

- **The Tip feature needs to be enabled for your terminal. Contact Merchant Business Solutions to enable this feature on your terminal.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Key in the PURCHASE AMOUNT and press ENTER.
SALE ENTER SALE AMOUNT $0.00 ⇦ CLEAR	This screen will appear once a value is keyed in. Press ENTER to continue.
SALE ENTER CASH AMOUNT $0.00 ⇦ CLEAR	If 'Purchase with Cash' transactions are enabled on the terminal, you will see this screen. Key in a cash-out amount and press ENTER. The cash-out amount may be left at $0.00, by just pressing ENTER.
SALE INSERT/SWIPE CARD	Insert the customer's chip card into the chip card reader. Or: Swipe the customer's card through the card reader.
SELECT ACCOUNT CHEQUE SAVINGS CREDIT	Press the soft key beside the account type needed. **Note: For debit cards (cheque and savings) tips need to be entered at the time of sale. An adjustment cannot be processed on a debit card.**
CARD SALE ENTER TIP AMOUNT $0.00 ⇦ CLEAR	Key in the amount of the tip to be added to the sale.

TERMINAL DISPLAY	PROCEDURE
CONFIRM AMOUNT SALE $25.00 Tip $5.00 -------- TOTAL AUD $30.00 NO YES	Confirm the total amount by pressing the soft key next to YES or ENTER, otherwise select NO or press CANCEL.
Tip $5.00 TOTAL $30.00 [ ] KEY PIN &/OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.[1]
COMMS Sending Req	The terminal is connecting to the bank and processing the transaction.[2]
SIGNATURE PLEASE REMOVE CARD SIGNATURE CORRECT? NO YES	If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press ENTER. Otherwise press CANCEL. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Note:

- **The entering of PIN on credit is optional. Allow the cardholder to enter their PIN at the terminal prompt. If the cardholder bypasses PIN entry a signature will need to be obtained to authorise the transaction. A PIN on Debit is mandatory.**
- **If the terminal reads 'OVER EFB LIMIT', please refer to Section 8.1.**

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Approved Sale with Tip Receipt (approved with PIN, no signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 13:03

Inv/ROC # 000063

WBC VISA Credit
AID A0000000031010
Card ...2030(c)

Account Type Credit

SALE $25.00
Tip $5.00

TOTAL AUD$30.00

APPROVED 00

Auth ID 192044
TC 5E19992C5238C2CE

Approved Sale with Tip Receipt (signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 13:03

Inv/ROC # 000064

WBC VISA Credit
AID A0000000031010
Card ...2030(c*)

Account Type Credit

SALE $25.00
Tip $5.00

TOTAL AUD$30.00

X.....
HYPERCOM/HAWKO

APPROVED 00
With Signature

Auth ID 944575
TC 80CD0AA26F7B87B9

5.6 How to Process a Tip Addition

A tip addition is performed after the original transaction has been processed. The customer verifies the base amount of the sale, offers a tip and signs the receipt. The adjustment transaction is then processed.

Note:

- **Tip Addition applies to credit and charge cards only.**
- **The original purchase must have been without a tip.**
- **The original purchase must not yet have been settled.**
- **When tip addition is enabled, a signature must be obtained if the receipt reads 'Approved with Signature' or if the cardholder writes a tip addition on the receipt. This applies even if the original purchase is approved with PIN. A signature does not need to be obtained if the receipt shows the original purchase as 'Approved', and no Tip is added.**

Receipt for tip addition to be performed – 1

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 03 JUN 10
Time 16:00

Inv/ROC # 000006

WBC VISA Credit
AID A0000000031010
Card ...2030(c)

Account Type Credit

SALE $25.64
Tip

TOTAL

X.....
HYPERCOM/HAWKO

APPROVED 00

Auth ID 749390
TC FD47265D87BF4BA5

Receipt for tip addition to be performed – 2

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 23 JUN 10
Time 11:18

Inv/ROC # 000018

WBC VISA Credit
AID A0000000031010
Card ...2030(c*)

Account Type Credit

SALE $25.64
Tip

TOTAL

X.....
HYPERCOM/HAWKO

APPROVED 00
With Signature

Auth ID 804029
TC 0D534604B88610B6

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 9 and then ENTER for TIP ADDITION.
TIP ADDITION ENTER INV/ROC NO. AND PRESS ENTER CLEAR	Key in the INV/ROC number printed on the receipt of the original transaction and press ENTER.
SALE INV: xxxxxx SEL MERCHANT NAME DATE TIME CARD ACCOUNT CARD NO. SALE AMOUNT APPROVAL	The chosen transaction details will be displayed Press the soft key next to 'SEL' to confirm transaction to have tip added.
CARD SALE SALE AMOUNT $25.00 ENTER TOTAL AMOUNT $0.00 CLEAR	Key in the total amount of the transaction, i.e. Sale plus Tip, and press ENTER.[1]

TERMINAL DISPLAY	PROCEDURE
CONFIRM AMOUNT SALE $25.00 Tip $5.00 -------- TOTAL AUD $30.00 NO YES	Confirm the total amount by pressing the soft key next to YES or ENTER, otherwise select NO or press CANCEL.
RECEIPT PRINT RECEIPT? NO YES	Print a receipt by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
TIP ADDITION ENTER INV/ROC NO. AND PRESS ENTER ⇦ CLEAR	The terminal will return to this screen. To continue entering Tips, key in the next INV/ROC number. Otherwise press CANCEL to return to the idle screen.

Note:

- **At this step, if you enter an amount other than the sale amount plus tip, and that amount is less than the original sale amount, the terminal will read that entry as being the tip amount.**

Tip Addition Receipt

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 03 JUN 10
Time 16:03

Inv/ROC # 000009

WBC VISA Credit
AID A0000000031010
Card ...2030(C)

Account Type Credit

SALE $25.64
Tip $4.36
TOTAL AUD$30.00

APPROVED 00

Auth ID 275457
TC 7497A58AA500BD2F

5.7 How to Process a Mail/Telephone Order/e-Commerce Transaction

Transactions initiated by mail or telephone are known as **MOTO** (Mail Order or Telephone Order) transactions. **ECOM** (Electronic Commerce) transactions are those initiated over the Internet.

MOTO and ECOM transactions can be processed on credit and charge cards only, as the cardholder is not present.

For information on how to register as a MOTO or ECOM merchant, contact Westpac's Merchant Business Solutions.

Note:

- **Until registered as a MOTO/ECOM merchant you must not process MOTO or ECOM transactions.**
- **An authorisation of a MOTO or ECOM transaction only establishes that the funds are available in the cardholder's account and that the card has not been reported lost or stolen. It does not guarantee that the person whose name appears on the card is making the purchase or that the purchase will not be subject to a chargeback.**
- **You will be liable for all chargebacks on MOTO/ECOM transactions.**
- **You must retain all merchant receipts for at least twelve months from the transaction date.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 1 and then ENTER for MOTO.
MOTO ENTER MOTO AMT $0.00 ⇦ CLEAR	Key in the PURCHASE AMOUNT and press ENTER.
MOTO ENTER CARD NUMBER ⇦ CLEAR	Key in the CARD NUMBER and press ENTER.

TERMINAL DISPLAY	PROCEDURE
MOTO EXPIRY DATE MM/YY ⇦ CLEAR	Key in the CARD EXPIRY DATE (MMYY) and press ENTER.
MOTO ENTER CCV ▭ ⇦ CLEAR	Key in the CCV and press ENTER. Or, if CCV is not available, just press ENTER. **Note: CCV is described in the Minimising Fraud Section.**
CONFIRM AMOUNT MOTO $25.00 --- TOTAL AUD $25.00 NO YES	If prompted, confirm the amount by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
COMMS Sending req	The terminal is connecting to the bank and processing the sale.
RECEIPT DO YOU REQUIRE A MERCHANT COPY? NO YES	Print a merchant receipt by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer receipt by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Approved MOTO Receipt

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID	21384441
Terminal ID	66000003
Date	10 MAY 10
Time	13:09
Inv/ROC #	000067
VISA Card	...2030(M)
Account Type	Credit
MOTO	$25.00
TOTAL	AUD$25.00
APPROVED	00
Auth ID	764795

5.8 How to Process a Pre-Authorisation

This function is used to reserve funds on a card for a sale to be processed at a later time. Car rentals and hotels/motels most commonly use this function.

Note:

- **Pre-Authorisation transactions can only be performed on credit cards and charge cards and only where you have been authorised to do so. Be sure to retain the receipt as it might be required to process the completion transaction.**
- **The terminal retains pre-authorisations for seven calendar days only.**
- **The length of time funds are held on a customer's card varies depending on the rules set by the cardholder's card issuer.**
- **Once obtained, a pre-authorisation cannot be cancelled except by the card issuer, or until the authorisation expires.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 2 and then ENTER for PRE-AUTH.
PRE-AUTH ENTER PRE-AUTH AMOUNT $0.00 ⇦ CLEAR	Key in the PRE-AUTH AMOUNT and press ENTER.
PRE-AUTH INSERT/SWIPE CARD	Insert the customer's chip card into the chip card reader. Or: Swipe the customer's card through the card reader. Or: Key in the card number, expiry date and CCV# (if available) for manual entry.

TERMINAL DISPLAY	PROCEDURE
CARD TOTAL $56.00 KEY PIN OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.[1]
COMMS Sending Req	The terminal is connecting to the bank and processing the pre-authorisation.
SIGNATURE PLEASE REMOVE CARD SIGNATURE CORRECT? NO YES	If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press ENTER. Otherwise press Cancel. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Note:

- **The entering of PIN on credit is optional. Allow the cardholder to enter their PIN at the terminal prompt. If the cardholder bypasses PIN entry a signature will need to be obtained to authorise the transaction.**

Before completing the authorisation, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Approved PreAuth Receipt (approved with PIN, no signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 03 JUN 10
Time 10:10

Inv/ROC # 000017

WBC VISA Credit
AID A0000000031010
Card (c)
4564712041192030

Account Type Credit
Expiry Date 06/12

PRE-AUTH $56.00

TOTAL AUD$56.00

APPROVED 00

Auth ID 061981
TC ECDAA8B6741F8783

Approved PreAuth Receipt (signature required)

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 10 MAY 10
Time 13:12

Inv/ROC # 000069

WBC VISA Credit
AID A0000000031010
Card (c*)
4564712041192030

Account Type Credit
Expiry Date 06/12

PRE-AUTH $56.00

TOTAL AUD$56.00

X.....
HYPERCOM/HAWKO

APPROVED 00
With Si9nature

Auth ID 982845
TC CF77A7119786FDFC

5.9 How to Process a Completion

A completion is used to complete an earlier pre-authorisation and charge the cardholder. You can process a completion in one of two ways:

1. Using the Invoice/ROC number from the Pre-Authorisation transaction.
2. Using the Authorisation ID of the Pre-Authorisation transaction.

Note:

- **The terminal retains pre-authorisations for seven calendar days only.**

5.9.1 Using the Invoice/ROC Number

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 3 and then ENTER for COMPLETION.
COMPLETION ENTER INV/ROC NO. AND PRESS ENTER ⇦ CLEAR	Key in the INV/ROC number of the Pre-Auth receipt and press ENTER.
COMPLETION INV: xxxxxx SEL MERCHANT NAME DATE TIME EXP CARD ACCOUNT CARD NO. PRE-AUTH AMOUNT APPROVAL	The pre-authorisation details will display. Press ENTER to confirm details.

TERMINAL DISPLAY	PROCEDURE
CARD COMPLETION PRE-AUTH AMT $56.00 ENTER COMPLETION AMT $0.00 ⇦ CLEAR	Key in the completion amount and press ENTER.
CARD COMPLETION ENTER TIP AMOUNT $0.00 ⇦ CLEAR	If your terminal is enabled for tips, this screen may appear. Key in the tip amount and press ENTER or, just press ENTER.
CONFIRM AMOUNT COMPLETION $56.00 Tip $4.00 --------- TOTAL AUD $60.00 NO YES	If prompted, press the soft key next to YES, or ENTER, to confirm COMPLETION amount.
SIGNATURE SIGNATURE CORRECT? NO YES	Have the customer sign the receipt. If the signature matches the signature on the card, press ENTER. Otherwise press CANCEL. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

5.9.2 Using the Authorisation ID

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 3 and then ENTER for COMPLETION.
COMPLETION ENTER INV/ROC NO. AND PRESS ENTER CLEAR	Press ENTER.
COMPLETION ENTER COMPLETION AMT $0.00 CLEAR	Key in the COMPLETION AMOUNT and press ENTER.
COMPLETION ENTER AUTH ID CLEAR	Key in the 6-digit Auth ID from the Pre-Auth transaction receipt.
COMPLETION INSERT/SWIPE CARD	Insert the customer's chip card into the chip card reader. Or: Swipe the customer's card through the card reader. Or: Key in the card number, expiry date and CCV# (if available) for manual entry.

TERMINAL DISPLAY	PROCEDURE
CARD COMPLETION ENTER TIP AMOUNT $0.00 ⇦ CLEAR	If enabled, enter a tip at this prompt or just press ENTER.
CONFIRM AMOUNT COMPLETION $56.00 Tip $4.00 --------- TOTAL AUD $60.00 NO YES	If prompted, press the soft key next to YES, or press ENTER, to confirm COMPLETION amount.
SIGNATURE PLEASE REMOVE CARD SIGNATURE CORRECT? NO YES	If a chip card was inserted, remove the card at this prompt. Have the customer sign the receipt. If the signature matches the signature on the card, press ENTER. Otherwise press Cancel. (NO or CANCEL will cancel the transaction).
RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Print a customer copy by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
CHIP CARD PLEASE REMOVE CARD	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 10.2, Response Codes.

Completion Receipt

Westpac

www.westpac.com.au

EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 03 JUN 10
Time 10:11

Inv/ROC # 000018

WBC VISA Credit
AID A0000000031010
Card ...2030(C)

Account Type Credit

COMPLETION $56.00
Tip

TOTAL

X.....
HYPERCOM/HAWKO

APPROVED T08
With Signature

Auth ID 061981
TC ECDAA8B6741F8783

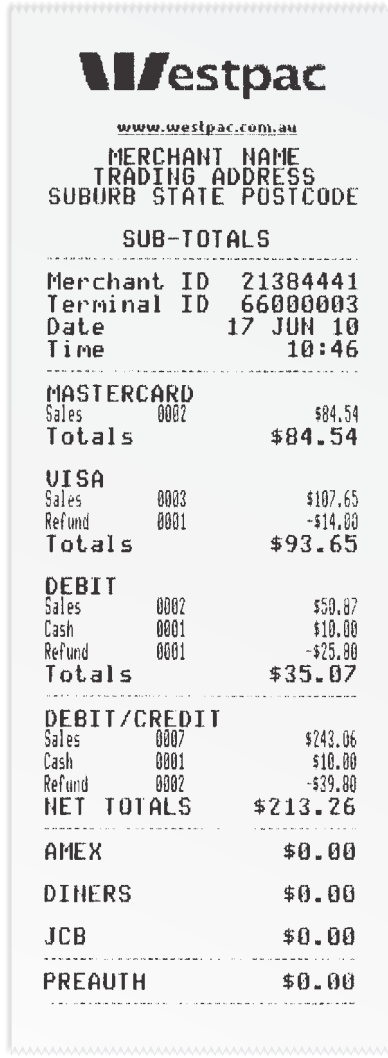
6.0 Reporting Functions

6.1 How to Print a Subtotal Report

This function will print a report of all transactions performed since the last settlement, without resetting the totals in the terminal.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press REPORTS.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 2 for SUBTOTAL and press ENTER. The Subtotal report will print.

Subtotals Report



Westpac

www.westpac.com.au

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

SUB-TOTALS

Merchant ID		21384441
Terminal ID		66000003
Date		17 JUN 10
Time		10:46
MASTERCARD		
Sales	0002	$84.54
Totals		$84.54
VISA		
Sales	0003	$107.65
Refund	0001	-$14.00
Totals		$93.65
DEBIT		
Sales	0002	$50.87
Cash	0001	$10.00
Refund	0001	-$25.80
Totals		$35.07
DEBIT/CREDIT		
Sales	0007	$243.06
Cash	0001	$10.00
Refund	0002	-$39.80
NET TOTALS		$213.26
AMEX		$0.00
DINERS		$0.00
JCB		$0.00
PREAUTH		$0.00

6.2 Terminal Settlement

Settlement for the EFTPOS Professional Mobile device can occur via a programmed terminal settlement (automatic settlement) or a manual settlement. Failure to perform a settlement may result in split deposits for settlements in your bank account.

The terminal must be powered on and be able to communicate for settlement to occur at the programmed time.

Note:

- **A settlement can only be performed once in a 24-hour period.**
- **You cannot settle between 21:30 and 23:00 (Sydney time).**
- **A password is required for a manual settlement on a multi-merchant terminal.**

To process a manual settlement:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 8 and then ENTER for SETTLEMENT options.
SETTLEMENT 1. SETTLEMENT 2. LAST SETTLEMENT 3. NEXT SETTLE ▽ 4. LAST 7 SETTLEMENT	Press 1 and ENTER to perform a SETTLEMENT.
MERCHANT NAME DO SETTLEMENT WSB? NO YES	Process the settlement by pressing the soft key next to YES or pressing ENTER, otherwise select NO or press CANCEL.
COMMS Sending Req	The terminal is connecting to the bank and processing the settlement.
RESPONSE SETTLEMENT COMPLETE	This screen will display once settlement is completed successfully and the SETTLEMENT REPORT will print.

Settlement Report

Westpac

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MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

SETTLEMENT

Merchant ID		21384441
Terminal ID		66000003
Date		17 JUN 10
Time		10:48

MASTERCARD		
Sales	0002	$84.54
Totals		$84.54
VISA		
Sales	0003	$107.65
Refund	0001	-$14.00
Totals		$93.65
DEBIT		
Sales	0002	$50.87
Cash	0001	$10.00
Refund	0001	-$25.80
Totals		$35.07
DEBIT/CREDIT		
Sales	0007	$243.06
Cash	0001	$10.00
Refund	0002	-$39.80
NET TOTALS		$213.26
AMEX		$0.00
DINERS		$0.00
JCB		$0.00
PREAUTH		$0.00
APPROVED		00

Settlement Complete
BATCH BALANCED
BATCH COMPLETE

6.3 How to Reprint Previous Settlements

This function will allow you to reprint the last seven days settlements which have occurred.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 8 and then ENTER for SETTLEMENT options.
SETTLEMENT 1. SETTLEMENT 2. LAST SETTLEMENT 3. NEXT SETTLE 4. LAST 7 SETTLEMENT	Press 2 to print the last settlement. For more available dates, press 4 for Last 7 Settlement.
SELECT SETTLE DATE 1. DD/MM/YYYY 2. DD/MM/YYYY 3. DD/MM/YYYY 4. DD/MM/YYYY 5. DD/MM/YYYY 6. DD/MM/YYYY	The last seven settlement dates will be available. You can press the soft key next to the arrows to scroll through to more dates. Press the number next to the date required on the keypad and press ENTER to reprint.

6.4 How to Reprint Last Transaction

This function will reprint the receipt of the last transaction performed. The receipt will have 'Duplicate' printed on it.

Note:

- **This can only be done from the current settlement period.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 6 and then ENTER for REPRINT options.
REPRINT 1. LAST RECEIPT 2. INVOICE	Press 1 to reprint the last receipt.

Receipt Reprint

Westpac

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EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 16 JUN 10
Time 14:47

Inv/ROC # 000015
DEBIT
Card 456471...030(e)

Account Type Cheque

SALE $24.80

TOTAL AUD$24.80

**** DUPLICATE ****

APPROVED 00

Auth ID 004538

6.5 How to Reprint Specific Transaction

This function will allow the operator to reprint a specific transaction.

Note:

- **Reprint of a specific transaction can only be done from current settlement period.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press FUNCTION.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 6 and then ENTER for REPRINT options.
REPRINT 1. LAST RECEIPT 2. INVOICE	Press 2 for INVOICE and then press ENTER.
REPRINT RECEIPT ENTER INV/ROC NO. AND/OR PRESS ENTER CLEAR	Key in the INV/ROC number of the receipt you wish to print and then press ENTER. The receipt will print.

6.6 How to View Transactions

This function allows the operator to view all the transactions that have not been settled.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press MENU.
MAIN MENU 1. LOGON 2. BATCH 3. TERMINAL ▽ 4. REPRINT	Press 2 to select BATCH and press ENTER.
BATCH 1. SETTLEMENT 2. REPORTS 3. FIND TXN ▽ 4. UPLOAD ADVICES	Press 3 to select FIND TRANSACTION and press ENTER.
REVIEW/REPRINT RECEIPT ENTER INV/ROC NO. AND/OR PRESS ENTER ⇦ CLEAR	Enter the INV/ROC number of the transaction you wish to view or press ENTER to scroll through transactions.
REVIEW INV: xxxxxx SEL ▽ MERCHANT NAME DATE TIME EXP CARD ACCOUNT CARD NO. SALE AMOUNT APPROVAL	The terminal will display the transaction requested or the first transaction available. You can press the soft key next to the arrows to scroll through other transaction records. Pressing the soft key next to 'SEL' will give the option to reprint the receipt of the transaction displayed.
REVIEW ACTIONS 1. REPRINT RECEIPT	Press ENTER to reprint the receipt of the selected transaction.

6.7 How to Print Transaction Log

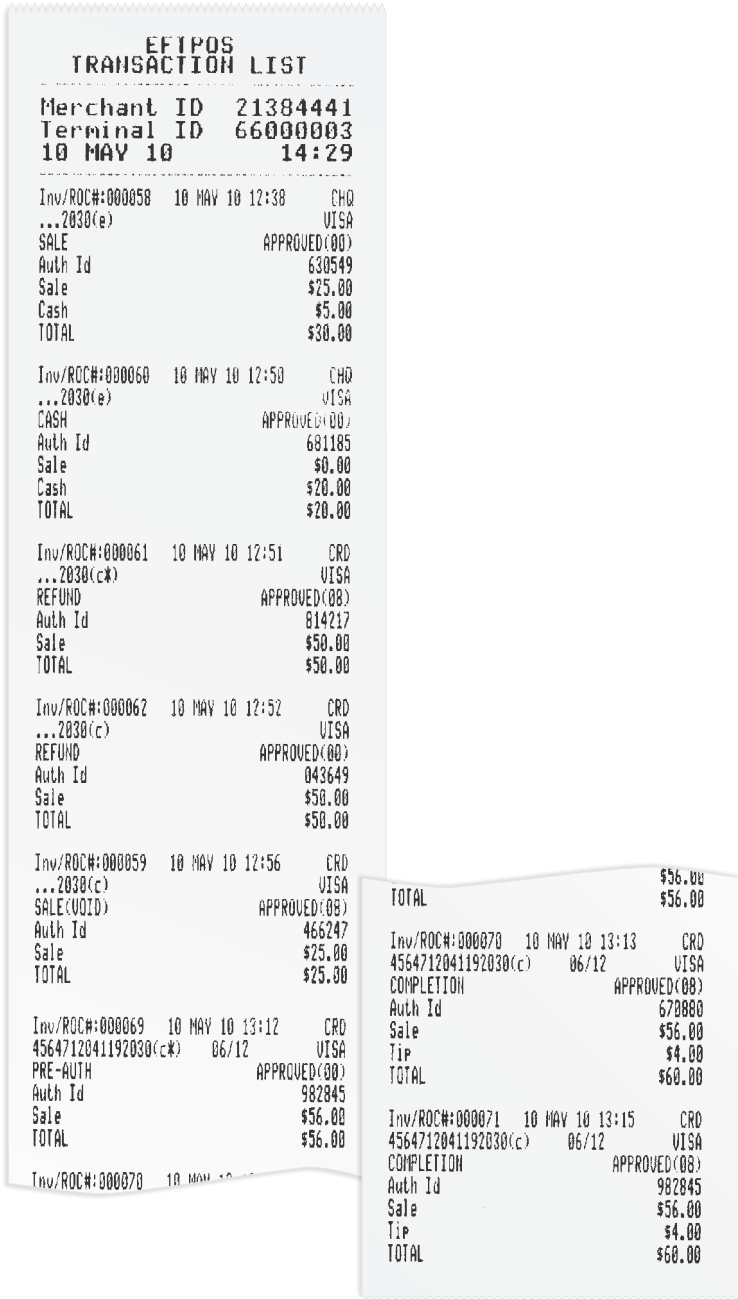
This function will print out a summary of each transaction performed in the day's batch period. It will print, in one list, transactions done on all card types (MasterCard, American Express etc).

Note:

- **The Transaction log will only show transactions done since the last settlement.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press REPORTS.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 1 for TRANSACTION LISTING and press ENTER.
PRINT TXN LISTING 1. ALL TRANSACTIONS 2. SALE WITH TIP 3. SALE WITHOUT TIP 4. PRE-AUTH REPORT ▽ 5. STORED TXNS	Press 1 and ENTER to print all transactions. To print certain transaction types only, press the number corresponding to the transaction type and press ENTER.
PRINT TXN LISTING WAS TXN PRINTED OK? NO YES	Select YES, or press ENTER, to confirm receipt was printed correctly. Selecting NO will prompt the terminal to print the receipt again.

Transaction Log



```
        EFTPOS
   TRANSACTION LIST

Merchant ID   21384441
Terminal ID   66000003
10 MAY 10        14:29

Inv/ROC#:000058   10 MAY 10 12:38     CHQ
...2030(e)                          VISA
SALE                          APPROVED(00)
Auth Id                           630549
Sale                              $25.00
Cash                               $5.00
TOTAL                             $30.00

Inv/ROC#:000060   10 MAY 10 12:50     CHQ
...2030(e)                          VISA
CASH                          APPROVED(00)
Auth Id                           681185
Sale                               $0.00
Cash                              $20.00
TOTAL                             $20.00

Inv/ROC#:000061   10 MAY 10 12:51     CRD
...2030(c*)                         VISA
REFUND                        APPROVED(08)
Auth Id                           814217
Sale                              $50.00
TOTAL                             $50.00

Inv/ROC#:000062   10 MAY 10 12:52     CRD
...2030(c)                          VISA
REFUND                        APPROVED(00)
Auth Id                           043649
Sale                              $50.00
TOTAL                             $50.00

Inv/ROC#:000059   10 MAY 10 12:56     CRD
...2030(c)                          VISA
SALE(VOID)                    APPROVED(08)
Auth Id                           466247
Sale                              $25.00
TOTAL                             $25.00

Inv/ROC#:000069   10 MAY 10 13:12     CRD
4564712041192030(c*)   06/12        VISA
PRE-AUTH                      APPROVED(00)
Auth Id                           982845
Sale                              $56.00
TOTAL                             $56.00

Inv/ROC#:000070   10 MAY 10 13:13     CRD
                                    $56.00
TOTAL                             $56.00

Inv/ROC#:000070   10 MAY 10 13:13     CRD
4564712041192030(c)    06/12        VISA
COMPLETION                    APPROVED(08)
Auth Id                           670880
Sale                              $56.00
Tip                                $4.00
TOTAL                             $60.00

Inv/ROC#:000071   10 MAY 10 13:15     CRD
4564712041192030(c)    06/12        VISA
COMPLETION                    APPROVED(08)
Auth Id                           982845
Sale                              $56.00
Tip                                $4.00
TOTAL                             $60.00
```

6.8 How to Print Tip Report

This report can be printed many times during the settlement period. Once the terminal settles, the tip report will be reset. Printing a tip report does not cause a terminal settlement.

Note:

- **The tip report can only be printed from current settlement period.**

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press REPORTS.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 1 for TRANSACTION LISTING and press ENTER.
PRINT TXN LISTING 1. ALL TRANSACTIONS 2. SALE WITH TIP 3. SALE WITHOUT TIP 4. PRE-AUTH REPORT ▽ 5. STORED TXNS	Press 2 and ENTER to print a list of transactions with TIPS.
PRINT TXN LISTING WAS TXN PRINTED OK? NO YES	Select YES, or press ENTER, to confirm receipt was printed correctly. Selecting NO will prompt the terminal to print the receipt again.

Tip Report

```
          EFTPOS
  SALE WITH TIP LIST
--------------------------------------
Merchant ID   21384441
Terminal ID   66000003
10 MAY 10          14:30
--------------------------------------
Inv/ROC#:000063   10 MAY 10 13:03     CRD
...2030(c)                           VISA
SALE                          APPROVED(08)
Auth Id                            192044
Sale                               $25.00
Tip                                 $5.00
TOTAL                              $30.00

Inv/ROC#:000064   10 MAY 10 13:03     CRD
...2030(c*)                          VISA
SALE                          APPROVED(00)
Auth Id                            944575
Sale                               $25.00
Tip                                 $5.00
TOTAL                              $30.00

Inv/ROC#:000066   10 MAY 10 13:06     CRD
...2030(c*)                          VISA
SALE                          APPROVED(00)
Auth Id                            781504
Sale                               $25.00
Tip                                 $5.00
TOTAL                              $30.00

Inv/ROC#:000070   10 MAY 10 13:13     CRD
4564712041192030(c)    06/12         VISA
COMPLETION                    APPROVED(08)
Auth Id                            670880
Sale                               $56.00
Tip                                 $4.00
TOTAL                              $60.00

Inv/ROC#:000071   10 MAY 10 13:15     CRD
4564712041192030(c)    06/12         VISA
COMPLETION                    APPROVED(08)
Auth Id                            982845
Sale                               $56.00
Tip                                 $4.00
TOTAL                              $60.00



TOTAL SALE       0005            $187.00
TOTAL TIP        0005             $23.00
TOTAL SALE+TIP                   $210.00
--------------------------------------
```

6.9 Shifts

The terminal's shift facility is useful when you need separate reports for each work shift. It is independent of the settlement times. This function allows you to keep a record of users who have operated the terminal in a shift period.

Note:

- **Shift totals are independent from settlement times. The Shift totals are not reset when the settlement is performed.**

To start using the shift functionality you will need to clear any totals from this function by ending the existing shift.

6.9.1 How to End a Shift

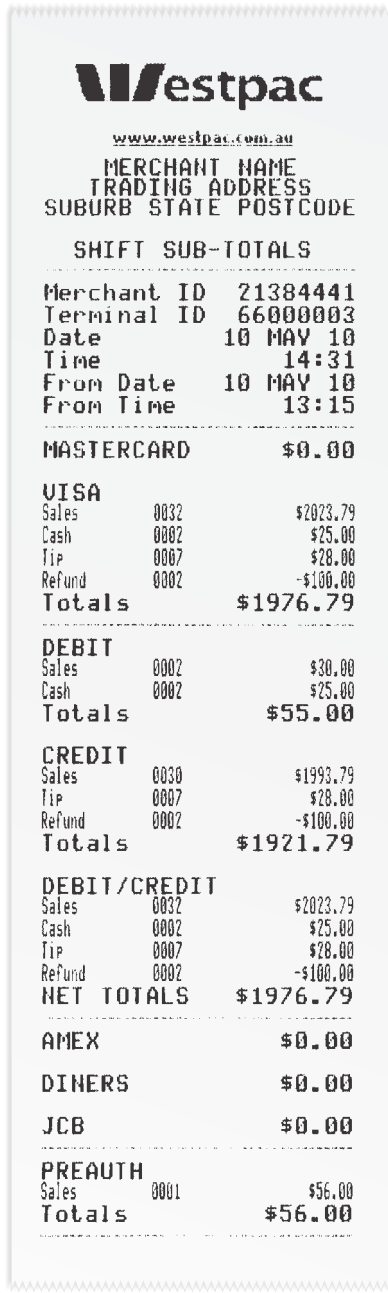
TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press REPORTS.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 3 and ENTER for SHIFT TOTALS.
SHIFT TOTALS 1. SUB-TOTALS ▽ 2. PREVIOUS TOTALS	Press 1 and ENTER for SUB-TOTALS. If no users are enabled, a report will print at this point.
SELECT USER ID -- △ 1. ALL USERS 2. USER ONE 3. USER TWO 4. USER THREE 5. USER FOUR ▽ 6. USER FIVE	If USERS are enabled on the terminal this screen will appear. Press ENTER to select ALL USERS. This option should be highlighted to select. A report will print.
SHIFT TOTALS RESET SHIFT TOTALS? NO YES	End the current and start a new shift by pressing the soft key next to YES or pressing ENTER. This will reset shift totals to zero and print a report (if available).

6.9.2 How to Print a Shift Report

This function will allow you to print the current shift totals. This can be done either by User (if enabled) or for all transactions.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press REPORTS.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 3 and ENTER for SHIFT TOTALS.
SHIFT TOTALS 1. SUB-TOTALS ▽ 2. PREVIOUS TOTALS	Press 1 and ENTER for SUB-TOTALS.
SELECT USER ID -- △ 1. ALL USERS 2. USER ONE 3. USER TWO 4. USER THREE 5. USER FOUR ▽ 6. USER FIVE	If USERS are enabled on the terminal this screen will appear. Press ENTER to select ALL USERS. This option should be highlighted to select. You can change the selection by using the soft keys to scroll through the menus. You can also key in the number that corresponds to the user for which you wish to print the report. A report will print.
SHIFT TOTALS RESET SHIFT TOTALS? NO YES	To continue with the current shift, press the soft key next to NO or press CANCEL.

Shift Report



Westpac

www.westpac.com.au

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

SHIFT SUB-TOTALS

Merchant ID		21384441
Terminal ID		66000003
Date		10 MAY 10
Time		14:31
From Date		10 MAY 10
From Time		13:15
MASTERCARD		$0.00
VISA		
Sales	0032	$2023.79
Cash	0002	$25.00
Tip	0007	$28.00
Refund	0002	-$100.00
Totals		$1976.79
DEBIT		
Sales	0002	$30.00
Cash	0002	$25.00
Totals		$55.00
CREDIT		
Sales	0030	$1993.79
Tip	0007	$28.00
Refund	0002	-$100.00
Totals		$1921.79
DEBIT/CREDIT		
Sales	0032	$2023.79
Cash	0002	$25.00
Tip	0007	$28.00
Refund	0002	-$100.00
NET TOTALS		$1976.79
AMEX		$0.00
DINERS		$0.00
JCB		$0.00
PREAUTH		
Sales	0001	$56.00
Totals		$56.00

7.0 Additional Terminal Features/Options

7.1 Multi Merchant Facilities

A multi merchant facility is one whereby a terminal is loaded with more than one merchant. This allows more than one business to transact via the one terminal. This is ideal for businesses who trade from the one location but require separate accounts, for example, doctors surgeries.

If your terminal is set up as a multi merchant facility the transaction flow will vary slightly from the procedure outlined in the sections above. You will be asked to select the name of the merchant to which the transaction/report belongs. Once an amount is entered the following screen will display:

TERMINAL DISPLAY	PROCEDURE
SELECT MERCHANT △ 1. MERCHANT ONE 2. MERCHANT TWO 3. MERCHANT THREE 4. MERCHANT FOUR 5. MERCHANT FIVE ▽ 6. MERCHANT SIX	Select the NAME OF THE MERCHANT to which the transaction belongs by pressing the number corresponding to that merchant. Or press the soft keys to scroll up and down through the available merchants. Once the correct merchant is highlighted press ENTER to continue.

You will also be prompted to enter a password when printing reports or performing any settlement queries via the terminal. This password can be different for each merchant that is set up on the terminal, or you can choose to select one password which is common to all merchants.

7.2 Merchant Surcharge

You may want to add a surcharge depending on the type of card used in your establishment. These extra charges will be calculated as a percentage that can be of different values per card type.

The terminal will automatically calculate the surcharge (chosen by you) to charge your customers. This will be added as a separate entry on the receipts and will read as 'Merch Surcharge'. The merchant surcharge will apply to Purchases, MOTO, eCommerce and Completion transactions.

Merchant surcharge only applies to credit card transactions, it cannot be charged on debit card transactions. It will also not be charged on any tips (if enabled) which are added to a transaction. The merchant surcharge will display on the transaction confirmation screen.

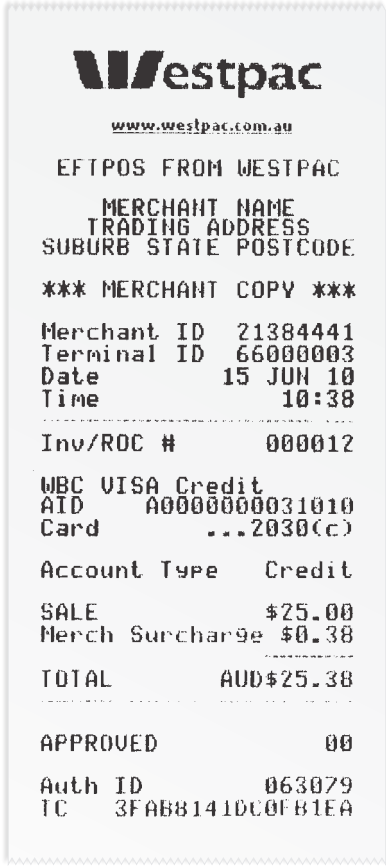
TERMINAL DISPLAY	PROCEDURE
CONFIRM AMOUNT SALE $25.00 Merch Surcharge $0.38 -------- TOTAL AUD $25.38 NO YES	Press the soft key next to YES, or ENTER to confirm. If incorrect press the soft key next to NO, or press CANCEL.

To enable this feature you will need to contact our Merchant Helpdesk.

Note:

You must make your customer aware at, or prior to, the time of purchase of the percentage surcharge which will apply to the transaction. You must display the merchant surcharge at your site.

Receipt with Surcharging Enabled



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EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 66000003
Date 15 JUN 10
Time 10:38

Inv/ROC # 000012

WBC VISA Credit
AID A0000000031010
Card ...2030(C)

Account Type Credit

SALE $25.00
Merch Surcharge $0.38

TOTAL AUD$25.38

APPROVED 00

Auth ID 063079
TC 3FAB8141DC0FB1EA

7.3 Merchant Logo

You have an option to have your Business or Company Logo displayed on your terminal(s).

To display your logo on the terminal you will need to provide the Bank with a copy of the logo in the following format:

- Bitmap file
- Monochrome format
- 128 pixels wide x 60 pixels high

You will have the choice to:

- Display the logo on the terminal and print on the Cardholder receipt
- Display the logo on terminal screen but not print on the Cardholder receipt
- Not display on the terminal but print the logo on the Cardholder receipt

To set up a logo you will need to contact the Westpac Merchant Helpdesk.

7.4 Pre-Set Amounts

You are able to programme the soft keys on the terminal with specific dollar values. This feature allows you to enter commonly used values at the touch of a button. The amounts will be displayed on the screen next to the soft keys. You can programme up to six different amounts. Pressing the soft keys multiple times allows cumulative values to be added also.

To set up your soft keys:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press Function.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 45 and then ENTER for pre-set input function.
PRESET INPUT FUNCTION ENABLE PRE-SET AMOUNTS NO YES	Select YES or press Enter to enable preset amounts.

TERMINAL DISPLAY	PROCEDURE
EDIT PRESET AMOUNTS 1. $0.00 2. $0.00 3. $0.00 4. $0.00 5. $0.00 6. $0.00 ▽	Press the number of the soft key to which you wish to allocate the amount and press Enter.
PRESET AMOUNTS ENTER PRESET AMOUNT $0.00 ⇦ CLEAR	Key in the amount for the soft key selected and press Enter.
EDIT PRESET AMOUNTS △ 1. $1.50 2. $0.00 3. $0.00 4. $0.00 5. $0.00 ▽ 6. $0.00	You can continue until you have six amounts programmed. Press Cancel to return to the idle screen.
DATE TIME $1.50 $8.00 $3.20 $5.00 SELECT/ENTER AMOUNT	The amounts will now appear next to the soft keys.

To use the preset amounts:

TERMINAL DISPLAY	PROCEDURE
DATE TIME $1.50 $8.00 $3.20 $5.00 SELECT/ENTER AMOUNT	Press the soft key next to the amount you wish to charge. (You can enter different amounts using the normal procedure, refer to section 5.1).
SALE ENTER SALE AMOUNT $0.00 ⇦ CLEAR	You can also enter a base amount and then add pre-set values to this. From the idle screen enter the base amount. This will then appear at the bottom of the next screen.
SALE $1.50 $8.00 $3.20 $5.00 $3.20	The amount selected will appear at the bottom of the screen. You can continue adding preset amounts to the total on the screen by pressing the soft keys.
SALE $1.50 $8.00 $3.20 $5.00 $6.40	Once the amount is correct, press Enter. Continue sale as per section 5.1.

To cancel the preset amounts:

TERMINAL DISPLAY	PROCEDURE
DATE TIME $1.50 $8.00 $3.20 $5.00 SELECT/ENTER AMOUNT	Press Function.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 45 and then ENTER for pre-set input function.
PRESET INPUT FUNCTION DISABLE PRE-SET AMOUNTS NO YES	Select YES or press Enter to disable preset amounts.
DATE TIME ENTER AMOUNT	The regular idle screen will display.

7.5 Dynamic Currency Conversion

7.5.1 Introduction

If your terminal is enabled for Dynamic Currency Conversion (DCC), you are able to process transactions in the cardholder's home currency. This is only offered on credit transactions on MasterCard and Visa for the following currencies:

United States Dollar (USD), Canadian Dollar (CAD), Euros (EUR), Pounds Sterling (GBP), Japanese Yen (JPY), Singapore Dollars (SGD), Hong Kong Dollars (HKD), and New Zealand Dollars (NZD).

Note: The cardholder must be given the choice to pay in Australian Dollars (AUD) or in their home currency. If the cardholder chooses to continue in their home currency, the following statement will appear on the receipt and the cardholder must acknowledge and sign:

"I have been offered a choice of currencies and agree to pay in (home currency)".

I agree to the above statement ☐

DCC is available on the following transaction types:

- Purchase
- Purchase with Tip (Tip Addition is not available)
- Void
- Refund
- Pre-Authorisation & Completion
- Mail/Telephone Order

If DCC is selected the transaction receipt (merchant copy and customer copy) will display the $AUD amount, exchange rate and the foreign amount.

For DCC transactions processed, you will be settled in the $AUD equivalent while the cardholder will be charged in their home currency. Their card will be charged the amount that appears on the receipt.

7.5.2 MOTO DCC Transactions

DCC Mail Orders: If you are approved to process MOTO transactions then you are able to process DCC transactions via the MOTO function on your terminal for orders that are received via the mail. If you would like to offer your customers the opportunity to pay in their home currency you must include the following information on the form where they provide their card details:

- a list of the currencies that are available to DCC
- an acceptance box that allows the Cardholder to indicate which currency is their home currency
- a disclosure stating:
  "I was given a choice to pay in AUD and my home currency, my selection of the indicated currency for transaction currency is final. I note the conversion is being conducted by the merchant and I am aware that the exchange rate used for the currency conversion will be determined by the merchant at a later date without additional consultation. The rate applied includes a margin of 3%, this margin is not an additional fee but rather replaces the rate that will be applied if the transaction is completed in Australian Dollars."

The Cardholder will need to indicate their home currency and sign to confirm the above statement. If the currency indicated by the Cardholder is not a currency available on the terminal you cannot process the transaction as DCC.

Currencies offered are American Dollars (USD), Canadian Dollars (CAD), British Pounds (GBP), Euros (EUR), Japanese Yen (YEN), New Zealand Dollars (NZD), Singapore Dollars (SGD) and Hong Kong Dollars (HKD).

DCC Telephone Orders: If you are approved to process MOTO transactions then you are able to process DCC transactions via the MOTO function on your terminal for orders that are received over the telephone. If you choose to process transactions like this you must attempt to process the transaction while the customer is on the phone so you can advise them of the below:

- the transaction amount in your local currency
- the converted amount in the proposed transaction currency
- the exchange rate to be used for the currency conversion, and
- the inclusion of a 3% margin in this rate*

The Cardholder must then provide a verbal confirmation of their acceptance to proceed and that they are being provided with a choice to process as an Australian Dollar transaction or in their home currency.

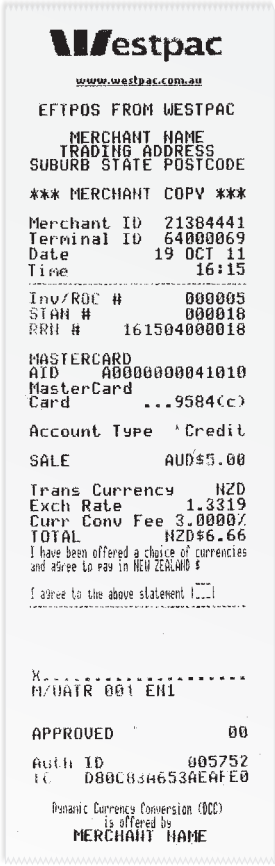
* This margin is not an additional fee but rather replaces the rate that will be applied if the transaction is completed in Australian Dollars.

7.5.3 Processing DCC Transactions

If you insert/swipe an overseas MasterCard or Visa credit card, from one of the available currencies, you will see the following screen. This will appear after the account selection screen of the allowable transaction types.

SALE in NZD? SALE AUD $5.00 EXCHANGE RATE 1.3319 SALE NZD $6.66 Process Txn In NEW ZEALAND NO YES	Have the cardholder select Yes if they would like to process the transaction in their home currency. To continue in AUD, press the soft key next to NO.
CARD SALE TOTAL NZD $6.66 KEY PIN &/OR ENTER	Where prompted, have the cardholder key in their PIN and press Enter, or just press Enter for signature. Continue as per normal procedure.

Approved DCC Sales Receipt (approved with PIN)



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EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 64000069
Date 19 OCT 11
Time 16:15

Inv/ROC # 000005
STAN # 000018
RRN # 161504000018

MASTERCARD
AID A0000000041010
MasterCard
Card ...9584(C)

Account Type Credit

SALE AUD$5.00

Trans Currency NZD
Exch Rate 1.3319
Curr Conv Fee 3.0000%
TOTAL NZD$6.66
I have been offered a choice of currencies and agree to pay in NEW ZEALAND $

I agree to the above statement

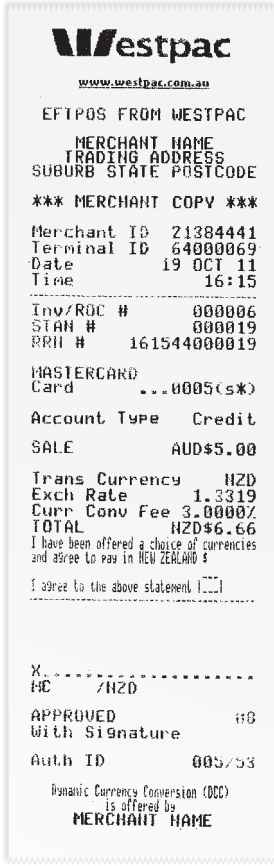
X.....
M/UATR 001 EN1

APPROVED 00

Auth ID 005752
RC D80C83A653AEAFE0

Dynamic Currency Conversion (DCC) is offered by
MERCHANT NAME

Approved DCC Sales Receipt (approved with signature)



Westpac

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EFTPOS FROM WESTPAC

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

*** MERCHANT COPY ***

Merchant ID 21384441
Terminal ID 64000069
Date 19 OCT 11
Time 16:15

Inv/ROC # 000006
STAN # 000019
RRN # 161544000019

MASTERCARD
Card ...0005(S*)

Account Type Credit

SALE AUD$5.00

Trans Currency NZD
Exch Rate 1.3319
Curr Conv Fee 3.0000%
TOTAL NZD$6.66
I have been offered a choice of currencies and agree to pay in NEW ZEALAND $

I agree to the above statement

X.....
MC /NZD

APPROVED 00
With Signature

Auth ID 005753

Dynamic Currency Conversion (DCC) is offered by
MERCHANT NAME

If the terminal cannot complete the transaction, you may be asked if you would like to continue the transaction in Australian Dollars (AUD) as follows:

DCC FAILED PROCESS IN AUD? NO YES	Ensure the cardholder is happy to proceed in Australian Dollars. Press Enter to continue. Pressing No or Cancel will cancel the transaction.
CARD SALE TOTAL AUD $5.00 KEY PIN &/OR ENTER	If the cardholder chooses to continue in Australian Dollars, the PIN entry screen will appear with the original AUD amount.

7.5.4 DCC Subtotals

You can print a subtotal of all the DCC transactions processed since the last terminal settlement. This function will print a report of all DCC transactions by currency performed since the last settlement, without resetting the totals in the terminal.

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press Reports.
REPORTS 1. TXN LISTING 2. SUBTOTAL REPORT 3. SHIFT TOTALS ▽	Press 2 for Subtotal and press Enter.
HOSTS 1. WSB 2. DCC	Press 2 for DCC and press Enter. The DCC Subtotal report will print.

DCC Subtotals Report

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MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

SUB-TOTALS

Merchant ID 21384441
Terminal ID 64000069
Date 19 OCT 11
Time 16:22

MASTERCARD
Sales 0005 $32.00
Totals $32.00

VISA
Sales 0001 $8.50
Totals $8.50

Sales 0006 $40.50
NET TOTALS $40.50

PREAUTH $0.00

FOREIGN CURRENCY SUMMARY

NEW ZEALAND $
MasterCard 0004 NZD$26.64

JAPANESE YEN
Visa 0001 JPY¥695

POUND STERLING
MasterCard 0001 GBP£8.09

7.5.5 DCC Settlement

As per Section 6.2, settlement for the Eftpos Professional device can occur via a programmed terminal settlement (automatic settlement) or a manual settlement. If your terminal is set up for an automatic settlement, your DCC transactions will settle immediately after your AUD transactions. A separate report will print for your DCC transactions, and they will also be posted to your account as a separate deposit.

Note: A settlement can only be performed once in a 24-hour period.

To process a manual settlement of your DCC transactions:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press Function.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 8 and then ENTER for Settlement options.
HOSTS 1. WSB 2. DCC	Press 2 for DCC and press Enter.
SETTLEMENT 1. SETTLEMENT 2. LAST 7 SETTLEMENT ▽	Press 1 and Enter to perform a settlement.
MERCHANT NAME DO SETTLEMENT DCC? NO YES	Process the settlement by pressing the soft key next to YES or pressing Enter, otherwise select NO or press Cancel.
COMMS Sending Req	The terminal is connecting to the bank and processing the settlement.
RESPONSE SETTLEMENT COMPLETE	This screen will display once settlement is completed successfully and the Settlement Report will print.

DCC Settlement Report

Westpac

www.westpac.com.au

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

SETTLEMENT

Merchant ID 21384441
Terminal ID 64000069
Date 19 OCT 11
Time 16:25

MASTERCARD
Sales 0005 $32.00
Totals $32.00

VISA
Sales 0001 $8.50
Totals $8.50

Sales 0006 $40.50
NET TOTALS $40.50

PREAUTH $0.00

FOREIGN CURRENCY SUMMARY

NEW ZEALAND $
MasterCard 0004 NZD$26.64

JAPANESE YEN
Visa 0001 JPY¥695

POUND STERLING
MasterCard 0001 GBP£8.09

APPROVED 00
Settlement Complete

7.5.6 DCC Currency Rates

The exchange rates in the terminal will update automatically at the time of the DCC settlement. However, you are able to update the rates manually at any time. You can also print a report of the current rates.

To manually update the rates:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press Function.
MERCHANT FUNCTION ENTER FUNCTION ⇦ CLEAR	Press 34 and then ENTER to update the currency rates.
CURRENCY RATES UPDATE UPDATE CURRENCY RATES? NO YES	Select Yes, or press Enter, to update the currency rates. This will take a couple of minutes. A receipt will print to confirm update has occurred successfully.
CURRENCY RATES PRINT CURRENCY RATES? NO YES	You will have the option of printing the currency rates once they are updated. Select Yes, or press Enter, to print the currency rates. Select No, or press Cancel, to return to the idle screen.

To print the current rates:

TERMINAL DISPLAY	PROCEDURE
DATE TIME ENTER AMOUNT	Press Menu.
MAIN MENU 1. LOGON 2. BATCH 3. TERMINAL 4. REPRINT 5. DCC	Press 5 and Enter for DCC.
DCC 1. UPDATE CURR RATE 2. PRINT CURR RATES 3. PRINT DCC STATS	Press 2 and Enter to print the currency rates.

DCC Currency Rates Report

Westpac

www.westpac.com.au

MERCHANT NAME
TRADING ADDRESS
SUBURB STATE POSTCODE

CURRENCY RATES

Merchant ID 21384441
Terminal ID 64000069
Date 19 OCT 11
Time 16:23

RATES CATEGORY 04
RATES SET 18/10/11 09:30GMT
RATES EXPIRE 21/10/11 07:30GMT

CANADIAN $
124 CAD$
SALE RATE 0001.0755
REFUND RATE 0001.0755
MARGIN 3.0000

HONG KONG $
344 HKD$
SALE RATE 0008.2719
REFUND RATE 0008.2719
MARGIN 3.0000

JAPANESE YEN
392 JPY¥
SALE RATE 0081.7099
REFUND RATE 0081.7099
MARGIN 3.0000

NEW ZEALAND $
554 NZD$
SALE RATE 0001.3319
REFUND RATE 0001.3319
MARGIN 3.0096

SINGAPORE $
702 SGD$
SALE RATE 0001.3451
REFUND RATE 0001.3451
MARGIN 3.0000

POUND STERLING
826 GBP£
SALE RATE 0000.6742
REFUND RATE 0000.6742
MARGIN 3.0000

US DOLLAR
840 USD$
SALE RATE 0001.0636
REFUND RATE 0001.0636
MARGIN 3.0000

EURO
978 EUR€
SALE RATE 0006.7700
REFUND RATE 0006.7700
MARGIN 3.0000

8.0 Fall Back Sales Procedures

8.1 Electronic Fall Back

The Electronic Fall Back (EFB) facility is available only when enabled on the terminal, and only for certain card types.

Electronic Fall Back is the ability to continue performing transactions on the terminal, even when communication with the Westpac host system for on-line approval has been lost or the Issuer is unavailable. In EFB mode, transactions are stored within the terminal and manual vouchers are not required. After communication has been restored, the terminal forwards the stored transactions to Westpac for processing.

Your Merchant Letter of Offer contains your debit and credit floor limits.

You are reminded that you must not "split" a sale in order to avoid obtaining authorisation.

When processing in EFB Mode some differences apply to normal 'on-line' processing:

- For credit card transactions that are over your credit card floor limit, you will be required to enter an authorisation number which you can obtain by calling 132 415. Alternatively ask your customer for an alternative means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Cheque/Savings account transactions exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.

When communication has been lost and the amount of the transaction is over your floor limit, the terminal will display the following for ten minutes. If nothing is entered after this time the transaction will be cancelled and the terminal will revert back to the idle screen.

TERMINAL DISPLAY	PROCEDURE
OVER EFB LIMIT CALL FOR AUTH ENTER APPROVAL CODE SEL 1 2 3 / 4 5 6 / 7 8 9 / ⇦ 0 CLEAR	You will be required to enter an AUTHORISATION NUMBER, which you can obtain by calling **132 415**. Enter this six digit code and press ENTER.

8.1.1 Sending Offline Transactions

Once communication with the bank is restored the terminal will send any stored transactions to Westpac for processing. The terminal will attempt to send these transactions after a transaction is processed online or after a period of inactivity.

If there are transactions to upload to Westpac the following screen will display:

TERMINAL DISPLAY	PROCEDURE
STORED TRANSACTION(S) ENTER AMOUNT	Stored Transactions will display at the top of the screen and scroll with Date/Time bar.

To manually upload these transactions:

TERMINAL DISPLAY	PROCEDURE
STORED TRANSACTION(S) ENTER AMOUNT	Press the FUNCTION key.
MERCHANT FUNCTION ENTER FUNCTION CLEAR	Press 23 and ENTER.
Advice Upload 0001/0004	This screen will appear whilst the transactions are sent to the host. Time taken depends on the number of transactions stored in the terminal.

8.2 Manual Fall Back

The EFTPOS Professional Mobile terminal supplied to you is very reliable and Westpac is committed to ensuring its smooth operation is maintained. Any problems should be promptly reported to our helpdesk.

If your terminal fails to function correctly you may revert to manual fall back.

Before Performing a Fall Back Transaction:

For **credit** cards, if the transaction is over your Floor Limit, call 132 415 for authorisation.

If you are unsure of your Floor Limit for credit cards please refer to your Letter of Offer or check your recent merchant statement.

For **debit** cards, if the transaction is over your Floor Limit find an alternate means of payment.

If you are unsure of your Floor Limit for debit cards please refer to your Letter of Offer.

Minimum Requirements:

You must complete all sales details on the voucher. The completed voucher must be signed by the customer and the signature compared with that appearing on the reverse of the card. If the signature does not match or you are in any doubt as to the authenticity of the cardholder, another form of payment should be sought. You must check the 'to' and 'from' dates to ensure the card has not expired. You must ensure the card is presented and imprinted.

Banking:

The completed downtime vouchers, together with an EFTPOS Merchant Summary voucher must be deposited with Westpac in the grey envelope for debit cards and in the blue envelope for credit cards on the first available business day. You must retain copies of all vouchers for 12 months. Vouchers can be charged back for late deposits.

If you require any additional information, please contact Merchant Business Solutions on 1800 029 749.

9.0 Minimising Fraud

At Westpac, we take fraud seriously, and you should too.

Fraud can cost your business significant amounts of money, and certain types of merchants – based on the types of goods sold – are more prone to fraudulent transactions than others. We believe it is essential for you to have a sound understanding of credit card fraud, how it can be detected and how it can be prevented. And, because we do consider that credit card fraud is a very serious issue, we have developed a brochure to assist you in fighting fraud.

This brochure is entitled *"Protecting business against credit card fraud"*. We strongly urge you to read this brochure carefully, and to keep it close as a handy reference guide.

A DVD is also available if you require more information.

Additional fraud prevention information is available on the westpac website at:

www.westpac.com.au

9.1 CCV Security Codes

What is CCV?

The three-digit value printed on the signature panel of a payment card used to verify card-not-present transactions.

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder is not physically present, or when a card cannot be inserted/swiped successfully. In these cases you can key in the card number.

A CCV security code is printed on the card but does not appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives greater assurance that the customer is in possession of the card. CCV codes are numbers of three or four digits, depending on the card type.

CCV is only another way to validate the authenticity of the card. It does not provide a guarantee that the card might not be being used for fraud. The CCV number does not provide complete protection against a potential chargeback on a MOTO/ECOM transaction.

Note:

- Some cards do not have a CCV code
- CCV (Card Check Value) is also known as CVV and CVC

Where Can I Find the CCV Security Code?

Some cards, for example MasterCard and Visa, have a three-digit CCV printed on the signature strip on the reverse side of the card. Other numbers may precede the CCV. The last three digits on the signature strip are the CCV.

Other cards, for example American Express, have a four-digit CCV on the front of the card, above the account number.

Some cards do not have a CCV.

Should I Save CCV Security Codes?

No. It is prohibited to store the CCV codes. They must remain secret. You must not write them down or save them electronically. Doing so may lead to heavy penalties.

Manual Authorisations and CCV

If your terminal is not functioning at all, you can revert to a manual imprinter. When seeking authorisation for a credit card transaction above the floor limit, be sure to provide the CCV number if available.

10.0 Trouble Shooting

10.1 Hardware Faults

Hardware Faults	Action
No response from the terminal	1. Ensure that the power cable is securely connected to the terminal. 2. Power off the terminal for 10 seconds. 3. Power on the terminal. 4. Retry the transaction. 5. Call Merchant Business Solutions if the problem persists.
Terminal not reading cards	1. Re-insert/swipe the card as per instructions in Section 4. 2. If there is still no response from the card reader power off the terminal for 10 seconds. 3. Power on the terminal. 4. Attempt transaction again. 5. Call Merchant Business Solutions if the problem persists.
Paper jamming **Or** **Not feeding** **Or** **Not printing**	1. Remove the paper roll from the printer to ensure that there is no paper caught. 2. If the existing paper roll is damaged in any way then replace this with a new roll. 3. If the problem continues power off the terminal for 10 seconds. 4. Power on the terminal. 5. Initialise the terminal by pressing Function and then 7. 6. The terminal should print a logon receipt. This will confirm if the printer is operational. 7. Re-test the printer using the FEED button. 8. You can test the printer by pressing the Function key, followed by 82, and then 1 and Enter. A receipt will print. 9. Call Merchant Business Solutions if the problem persists.

10.2 Response Codes

Below is a copy of a receipt, which indicates the location of the Response Codes.

Where your terminal displays a response code not listed on your guide, and you use an electronic terminal supplied by us, you should phone us on 1800 029 749 for clarification.

Code	Display	Cause/Action
00	APPROVED	• The transaction has been approved.
01	CALL FOR AUTH	• Unable to obtain electronic authorisation. • Call for authorisation from credit card authorisations then complete manual sales voucher if approved.
02	CALL FOR AUTH	• Unable to obtain electronic authorisation. • Call for authorisation from credit card authorisations then complete manual sales voucher if approved.
03	NOT ON FILE, CALL HELPDESK	• Contact Merchant Business Solutions.
04	CONTACT CARD ISSUER	• Obtain another form of payment. • Advise cardholder to contact card issuer.
05	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
06	CANNOT PAY	• Retry the transaction. • Contact Merchant Business Solutions.
08	APPROVED With signature	• The transaction has been approved if the signature is correct.
11	APPROVED	• The transaction has been approved.
12	INVALID TRANSACTION	• Retry the transaction selecting a different account. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
13	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
14	CONTACT CARD ISSUER	• Obtain another form of payment. • Advise cardholder to contact card issuer.
19	CONTACT CARD ISSUER	• Obtain another form of payment. • Advise cardholder to contact card issuer.

Code	Display	Cause/Action
30	FORMAT ERROR CALL HELPDESK	• Power the terminal off and on and retry the transaction. • Contact Merchant Business Solutions whilst the cardholder is present to confirm if the transaction has been processed correctly.
39	WRONG ACCOUNT	• Retry the transaction, selecting a different account. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
41	CONTACT CARD ISSUER	• Contact manual Credit Card Authorisations. • Press the option for extension 500.
43	CONTACT CARD ISSUER	• Contact manual Credit Card Authorisations. • Press the option for extension 500.
51	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
52	WRONG ACCOUNT	• Retry the transaction, selecting a different account. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
53	WRONG ACCOUNT	• Retry the transaction, selecting a different account. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
54	CANNOT PAY	• Check the card expiry date. • Obtain another form of payment. • Advise cardholder to contact card issuer.
55	RE-ENTER PIN	• The cardholder has entered the wrong PIN. • Retry the transaction with the correct PIN.
56	CONTACT CARD ISSUER	• Obtain another form of payment. • Advise cardholder to contact card issuer.

Code	Display	Cause/Action
58	INVALID TRANSACTION	• Obtain another form of payment. • Advise cardholder to contact card issuer.
59	DECLINED	• Obtain another form of payment. • Advise cardholder to contact card issuer.
61	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
62	DECLINED	• Obtain another form of payment. • Advise cardholder to contact card issuer.
65	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
68	PLEASE RETRY	• Retry the transaction. • If the transaction is declined again, obtain another form of payment. • Cardholder to contact issuing bank.
75	CANNOT PAY	• Retry the transaction. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
83	INVALID ACCOUNT	• Retry the transaction, selecting a different account. • If the transaction is declined again, obtain another form of payment. • Advise cardholder to contact issuing bank.
87	INVALID TRACK	• Retry the transaction. • If the transaction is declined again, obtain another form of payment. • Cardholder to contact issuing bank.
90	PLEASE RETRY	• Retry the transaction. • If the transaction is declined again, obtain another form of payment. • Cardholder to contact issuing bank.

Code	Display	Cause/Action
91	ISSUER NOT AVAILABLE	• Bank is unavailable; retry the transaction. • If the transaction is declined again follow manual fallback procedures as explained in Section 8.2.
94	CANNOT PAY	• Obtain another form of payment. • Advise cardholder to contact card issuer.
97	SETTLE NOT AVAILABLE	• A settlement has been processed in the last 24 hours, or the settlement is being attempted between 21:30 and 23:00 (Sydney time). • Retry during settlement hours, making sure 24 hours have elapsed since the previous settlement.
98	MAC ERROR	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
99	INVALID MESSAGE	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
CE	NO CARRIER	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
FV	INVALID FORMAT	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
IM	SYSTEM ERROR	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.

Code	Display	Cause/Action
LC	LOST CARRIER	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
ND	DECLINED ND	• Press the Function key and then 23 and Enter. • Contact Merchant Business Solutions if the problem persists.
NT	NO DIAL TONE	• Check telephone line connections to the terminal. • Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
PF	POWER FAIL	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
TO	NO RESPONSE	• Turn terminal off, then back on, and retry the transaction. • Contact Merchant Business Solutions if the problem persists.
Y1	APPROVED	• The transaction has been approved.
Y3	APPROVED	• The transaction has been approved.
Z1	CANNOT PAY	• Obtain another form of payment.
Z3	ISSUER UNAVAILABLE	• Obtain another form of payment.
Z4	CANNOT PAY	• Obtain another form of payment.

Notes

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